**Art**
This art represents how the average Californian lives—working endlessly to provide for their family and still succumbing to debt.

**Solutions**

**Solar Energy:** Investing in solar panels could be a viable option to reduce utility costs, particularly electricity bills. Solar energy can significantly decrease monthly electricity bills by 30-50%. Although the initial investment may seem high, long-term savings can be substantial, especially in California, which has high solar potential.

**Energy Efficiency:** Beyond solar, making your home more energy-efficient through better insulation, energy-efficient appliances, and smart home technology can reduce utility bills

**Advocate for Policy Changes:** Engage in local politics and support policies that increase housing supply, reduce construction regulations, and advocate for tax reforms. This can include supporting zoning changes for more medium-density housing and advocating for reducing red tape in the construction process.

**Income-Based Utility Billing:** Be informed about legislative changes such as California Assembly Bill 205, which proposes setting electricity bills based on income. This could lower utility costs for lower and middle-income households.

**Housing Co-operatives:** Joining or forming a housing co-operative can be a way to access more affordable housing. Co-ops often have lower costs than the market rate and can offer a sense of community.

**First-Time Homebuyer Programs:** Those looking to purchase a home explore first-time homebuyer programs that offer down payment assistance, lower interest rates, or tax credits.

Tax Deductions and Credits: Ensure you are taking advantage of all available state and federal tax deductions and credits, which can help counteract California's high taxes.

**Participate in Community Advocacy:** Join local groups advocating for affordable housing and utilities reform. Calling and writing to elect officials is a way that one can help to change policies that may for example alleviate hunger. “A recent study showed that being contacted by constituents increases the probability of supporting the relevant legislation by about 12 percentage points.” Community pressure can lead to policy changes that make living in California more affordable.

**Educate Yourself on Financial Planning:** Being Financially savvy can help you navigate the high cost of living. This includes budgeting, saving, investing, and understanding the financial implications of major life decisions.

**Better supportive Services:** If California could have more supportive services, such as financial education classes, low income tax credit, and housing retention projects. By having supportive services for individuals

they would be able to stay housed, which has been shown to therefore be less costly to surrounding communities.